

## LIABILITIES

| Loans from other banks in Canada secured. | Deposits by other Canadian banks, payable on demand or at fixed date. | Balances due to other Banks in Canada in daily exchanges. | Balances due to agencies of the bank, or to other banks or agencies in foreign countries. | Balances due to agencies of bank, or to other banks or agencies in United Kingdom. | Liabilities not included under foregoing heads. | Total liabilities. | Directors' liabilities. |
|-------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------------------|--------------------|-------------------------|
| .....                                     | 133,708                                                               | 4,018                                                     | 31,073                                                                                    | .....                                                                              | 555                                             | 12,546,538         | 312,490                 |
| .....                                     | 504,604                                                               | 8,136                                                     | 101,758                                                                                   | 1,306,298                                                                          | 1,274                                           | 31,854,442         | 290,155                 |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | 56,897                                                                             | .....                                           | 16,679,978         | 417,000                 |
| .....                                     | .....                                                                 | 1,393                                                     | 100,000                                                                                   | 768,297                                                                            | .....                                           | 7,741,928          | 217,078                 |
| .....                                     | .....                                                                 | 2,161                                                     | .....                                                                                     | 450,135                                                                            | .....                                           | 8,054,719          | 278,659                 |
| .....                                     | .....                                                                 | 438                                                       | 542                                                                                       | 62,671                                                                             | .....                                           | 15,368,710         | 95,880                  |
| .....                                     | 18,920                                                                | .....                                                     | 473                                                                                       | 437,726                                                                            | .....                                           | 6,702,260          | 127,897                 |
| .....                                     | 991                                                                   | .....                                                     | 3,101                                                                                     | 99,932                                                                             | .....                                           | 10,403,659         | 223,666                 |
| .....                                     | .....                                                                 | 960                                                       | .....                                                                                     | 20,615                                                                             | 1,269                                           | 8,025,244          | 263,245                 |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 1,851,676          | 2,099                   |
| .....                                     | 824,231                                                               | 36,125                                                    | .....                                                                                     | .....                                                                              | 2,183                                           | 51,898,653         | 345,000                 |
| .....                                     | 40,769                                                                | .....                                                     | 153,413                                                                                   | .....                                                                              | 12,448                                          | 12,260,614         | .....                   |
| .....                                     | .....                                                                 | 502                                                       | .....                                                                                     | 4,352                                                                              | 5,213                                           | 1,399,528          | 47,338                  |
| .....                                     | .....                                                                 | .....                                                     | 35,826                                                                                    | 65,655                                                                             | .....                                           | 4,661,770          | 125,132                 |
| .....                                     | .....                                                                 | .....                                                     | 18,093                                                                                    | 165,921                                                                            | 308                                             | 1,637,045          | 84,095                  |
| .....                                     | 154,973                                                               | 1,613                                                     | .....                                                                                     | 198,390                                                                            | 56,437                                          | 5,973,781          | 113,528                 |
| .....                                     | 568,543                                                               | 3,698                                                     | .....                                                                                     | 501,052                                                                            | 110                                             | 14,190,833         | 384,200                 |
| .....                                     | .....                                                                 | 8,335                                                     | .....                                                                                     | 41,939                                                                             | 10,704                                          | 18,049,174         | 339,856                 |
| .....                                     | 79,050                                                                | 1,865                                                     | .....                                                                                     | 321,076                                                                            | .....                                           | 8,778,636          | 331,935                 |
| .....                                     | 5,190                                                                 | 1,106                                                     | 1,560                                                                                     | 693,604                                                                            | .....                                           | 8,911,439          | 208,200                 |
| .....                                     | 42,000                                                                | .....                                                     | 25,000                                                                                    | 39,812                                                                             | 1,638                                           | 470,269            | 23,842                  |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 1,153,631          | 33,609                  |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 5,841,212          | 203,288                 |
| .....                                     | 421,373                                                               | 2,251                                                     | 117,236                                                                                   | 10,387                                                                             | .....                                           | 13,791,489         | 57,785                  |
| .....                                     | 59,766                                                                | .....                                                     | .....                                                                                     | 716,756                                                                            | 182                                             | 10,641,733         | 313,711                 |
| .....                                     | 9,476                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | 1,106                                           | 2,180,147          | 143,393                 |
| .....                                     | 16,715                                                                | .....                                                     | .....                                                                                     | .....                                                                              | 190,149                                         | 2,708,397          | 123,065                 |
| .....                                     | .....                                                                 | 1,237                                                     | .....                                                                                     | .....                                                                              | 519                                             | 3,216,130          | 13,332                  |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 646,740            | 58,711                  |
| .....                                     | 2,092                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | 692                                             | 231,550            | 8,768                   |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | 622                                             | 828,262            | 100,985                 |
| .....                                     | 83,399                                                                | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 2,620,399          | 131,217                 |
| .....                                     | 9,168                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 412,657            | 74,341                  |
| .....                                     | .....                                                                 | 138                                                       | 2,371                                                                                     | .....                                                                              | 532                                             | 401,573            | 55,117                  |
| .....                                     | 56,109                                                                | 2,448                                                     | 88,092                                                                                    | .....                                                                              | 324,668                                         | 7,455,494          | .....                   |
| .....                                     | 3,133                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | 168                                             | 163,156            | 5,677                   |
| .....                                     | .....                                                                 | .....                                                     | .....                                                                                     | .....                                                                              | .....                                           | 409,138            | 89,029                  |
| 42,000                                    | 3,004,720                                                             | 76,914                                                    | 678,797                                                                                   | 6,320,454                                                                          | 550,776                                         | 304,931,109        | 7,111,644               |

## ASSETS.

| Loans to the Government of Canada. | Loans to Provincial Governments. | Overdue debts. | Real Estate owned by bank not bank premises. | Mortgages on real estate sold by the Bank. | Bank premises. | Other assets not included under the foregoing heads. | Total assets. | Average amount of specie held during the month. | Average amount of Dominion Notes held during month. | Greatest amount of Notes in circulation at any time during the Month. |
|------------------------------------|----------------------------------|----------------|----------------------------------------------|--------------------------------------------|----------------|------------------------------------------------------|---------------|-------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------------------|
| .....                              | .....                            | 176,896        | 220                                          | .....                                      | 200,000        | .....                                                | 16,790,181    | 627,000                                         | 824,000                                             | 1,501,400                                                             |
| .....                              | .....                            | 290,599        | 114,925                                      | 110,316                                    | 589,280        | 555,283                                              | 39,404,312    | 505,000                                         | 892,000                                             | 3,588,000                                                             |
| .....                              | .....                            | 27,324         | 39,960                                       | 9,271                                      | 321,940        | 10,745                                               | 19,556,529    | 695,000                                         | 965,000                                             | 1,427,000                                                             |
| .....                              | .....                            | 1,229          | 30,000                                       | 10,000                                     | 160,000        | .....                                                | 9,006,995     | 85,300                                          | 196,500                                             | 990,500                                                               |
| .....                              | .....                            | 20,700         | .....                                        | .....                                      | 110,767        | 40,549                                               | 9,943,455     | 165,350                                         | 253,425                                             | 339,840                                                               |
| .....                              | 38,428                           | 40,481         | 42,735                                       | 120,036                                    | 374,730        | 56,729                                               | 19,003,734    | 535,817                                         | 1,095,146                                           | 1,730,637                                                             |
| .....                              | .....                            | 9,896          | 9,900                                        | .....                                      | 164,996        | 18,040                                               | 7,591,794     | 114,500                                         | 278,571                                             | 699,756                                                               |
| .....                              | .....                            | 73,941         | .....                                        | 20,488                                     | 326,622        | 91,276                                               | 13,024,928    | 203,500                                         | 266,200                                             | 1,356,000                                                             |
| .....                              | .....                            | 30,540         | 4,653                                        | 12,810                                     | 136,624        | .....                                                | 10,907,819    | 177,607                                         | 470,832                                             | 1,417,110                                                             |
| .....                              | .....                            | 29,652         | 23,407                                       | 24,750                                     | 4,764          | 10,329                                               | 2,384,553     | 26,806                                          | 24,060                                              | 347,620                                                               |
| .....                              | 1,340,448                        | 102,979        | 44,464                                       | 25,000                                     | 600,000        | 370,843                                              | 71,801,445    | 2,244,000                                       | 3,011,000                                           | 5,600,608                                                             |
| .....                              | 319,388                          | 96,262         | 48,241                                       | 3,365                                      | 330,000        | 245,867                                              | 16,781,229    | 488,471                                         | 856,928                                             | 1,427,770                                                             |
| .....                              | .....                            | 373,383        | 518,921                                      | 8,705                                      | 306,259        | 7,283                                                | 1,919,677     | 9                                               | 66                                                  | 16,111                                                                |
| .....                              | .....                            | 47,335         | 30,399                                       | 37,194                                     | 110,000        | 42,190                                               | 5,488,968     | 36,255                                          | 297,800                                             | 491,818                                                               |
| .....                              | .....                            | 60,132         | 54,890                                       | 25,102                                     | 65,788         | 284,534                                              | 2,166,434     | 25,393                                          | 37,871                                              | 243,890                                                               |
| .....                              | .....                            | 132,403        | 45,537                                       | 56,696                                     | 36,842         | 62,647                                               | 7,971,108     | 153,429                                         | 557,575                                             | 1,026,925                                                             |
| .....                              | .....                            | 8,330          | 90,587                                       | 2,005                                      | 190,000        | 89,759                                               | 17,934,723    | 354,626                                         | 592,179                                             | 1,799,175                                                             |
| .....                              | .....                            | 351,656        | 40,069                                       | 3,892                                      | 543,937        | 140,401                                              | 26,950,382    | 391,002                                         | 783,476                                             | 2,944,936                                                             |
| .....                              | .....                            | 26,753         | 14,300                                       | .....                                      | 137,440        | 21,194                                               | 6,251,569     | 60,692                                          | 975,470                                             | 1,097,097                                                             |
| .....                              | .....                            | 65,794         | 30,383                                       | 28,903                                     | 198,152        | 148,773                                              | 12,216,479    | 141,575                                         | 538,737                                             | 1,256,287                                                             |
| .....                              | .....                            | 16,357         | 186,654                                      | 5,653                                      | 252,879        | 10,361                                               | 11,473,233    | 37,964                                          | 169,665                                             | 1,577,566                                                             |
| .....                              | .....                            | 25,779         | .....                                        | 8,573                                      | 14,170         | 10,092                                               | 765,046       | 6,000                                           | 12,900                                              | 187,645                                                               |
| .....                              | .....                            | 48,706         | 28,548                                       | 3,700                                      | 19,181         | 24,419                                               | 1,600,411     | 9,324                                           | 15,776                                              | 938,280                                                               |
| .....                              | .....                            | 28,287         | 87,008                                       | 20,522                                     | 126,845        | 16,639                                               | 8,316,073     | 105,380                                         | 109,102                                             | 889,128                                                               |
| .....                              | 229,726                          | 44,097         | 3,894                                        | 2,000                                      | 35,358         | 3,597                                                | 17,355,547    | 467,328                                         | 990,600                                             | 1,431,563                                                             |
| .....                              | 71,685                           | 31,765         | 26,226                                       | 35,000                                     | 80,000         | 19,126                                               | 13,705,157    | 467,891                                         | 68,411                                              | 1,508,205                                                             |
| .....                              | 40,000                           | 34,704         | 65,977                                       | 2,739                                      | 63,283         | 3,349                                                | 3,144,608     | 37,347                                          | 146,249                                             | 677,712                                                               |
| .....                              | 74,630                           | 23,288         | .....                                        | .....                                      | 52,000         | .....                                                | 3,504,438     | 51,125                                          | 203,656                                             | 471,823                                                               |
| .....                              | .....                            | 17,395         | 6,142                                        | .....                                      | 1,800          | 5,000                                                | 4,171,850     | 70,215                                          | 154,046                                             | 472,590                                                               |
| .....                              | 65,000                           | 13,127         | 9,193                                        | .....                                      | 8,000          | 450                                                  | 998,390       | 35,033                                          | 29,309                                              | 74,536                                                                |
| .....                              | .....                            | 1,828          | .....                                        | .....                                      | 23,452         | .....                                                | 536,327       | 3,274                                           | 6,521                                               | 51,760                                                                |
| .....                              | .....                            | 43,274         | 14,446                                       | .....                                      | 23,917         | 332                                                  | 1,275,609     | 20,070                                          | 19,518                                              | 163,262                                                               |
| .....                              | .....                            | 5,976          | .....                                        | .....                                      | 30,000         | .....                                                | 3,946,256     | 126,027                                         | 176,167                                             | 485,290                                                               |
| .....                              | .....                            | 4,146          | 10,293                                       | .....                                      | 8,500          | 4,008                                                | 737,795       | 5,448                                           | 9,213                                               | 189,280                                                               |
| .....                              | 22,449                           | 43,607         | .....                                        | .....                                      | 12,000         | .....                                                | 6,373,713     | 10,750                                          | 11,280                                              | 102,742                                                               |
| .....                              | 1,015,751                        | 142,036        | 98,729                                       | .....                                      | 104,436        | 78,383                                               | 8,465,900     | 810,805                                         | 275,962                                             | 1,085,325                                                             |
| .....                              | .....                            | 3,650          | .....                                        | 325                                        | 250            | .....                                                | 229,833       | 576                                             | 1,822                                               | 37,892                                                                |
| .....                              | 7,114                            | 335            | 1,133                                        | 10,392                                     | 2,902          | .....                                                | 680,542       | 6,190                                           | 5,864                                               | 104,632                                                               |
| 3,194,891                          | 2,546,512                        | 1,342,823      | 607,437                                      | 6,063,049                                  | 2,378,682      | 398,440,210                                          | 9,316,649     | 15,723,239                                      | 39,142,591                                          | .....                                                                 |

M. COURTNEY, Dep'y Min. of Fin.

## CANADIAN VINEYARDS.

Canadian wines are, undoubtedly, making strides. A quarter of a century ago the manufacture of wine in Canada was hardly heard of. To-day there are thousands of acres of vineyards, and several wine firms and companies produce good wines in large quantities, and do extensive businesses.

The wine-producing section of Canada is South-western Ontario, which might be described by making a line from the head of Lake Ontario to the foot of Lake St. Clair, bounded on the south by the shores of Lake Erie; beyond all this section, Pelee Island, the largest of the group of grape-growing islands in Lake Erie, has the greatest climatic advantages, and there the Catawba, Isabella and Virginia seedling grapes ripen to perfection, an impossibility in any other part of Canada.

On Pelee Island is also situated, at the village of Cognac, the only brandy distillery in Canada, J. S. Hamilton & Co. are the distillers at this point; they commenced the distilling of grape brandy in 1892, and their oldest vintage possesses a bouquet which the old Cognac houses of France might well envy. Not content with their success in still wines and brandy, J. S. Hamilton & Co. in 1894 went into the manufacture of champagne under the charge of an expert from the champagne district of France. The name registered by the firm, "L'Empereur," is an appropriate one, and connoisseurs of champagne pronounce it equal to French champagne of the highest grade. We understand that this firm have arranged for an exhibit of their still wines, brandy and champagne at the Paris Exhibition in 1900.

## GIVING A BOY A MAN'S WORK.

The machinery of a successful dry goods or department store is a very delicately adjusted organization, and the larger and more successful the establishment, the more closely and intimately are its various divisions interwoven. No one should know this better than the heads of the concern, the men who have been chiefly instrumental in building up the business from the beginning. Yet how often do we see instances of the fact being wholly lost sight of.

Very frequently a store is demoralized from top to bottom by injudicious interference with its running system and machinery on the part of the very persons who should be most solicitous to let well alone.

A common cause of disarrangement is the introduction of relatives, the placing of inexperienced young men in positions of great responsibility in the place of men who were selected with an eye solely to their qualifications and ability. It is very natural that a parent should desire his son's advancement, but is it not better for that son, as it certainly is for the father and his associates, that he should proceed by slow degrees, commencing at the beginning and winning his spurs, just as the other employees of the house have done?

To take a young man from college, give him the run of the store six months, and then place him in a responsible position, is bad for all parties concerned. Friction is caused, the store is upset, trustworthy employees are forced into tendering their resignations, and the steady work of years is undone merely to gratify fatherly pride, or because Tom or Dick can "twist his parent around his little finger."

We know of a store at the present moment, which, from some such development as this, has lost its superintendent and three other important employees within a month. And during this time